

2011 NON-SMOKER RATE CHART (EFFECTIVE 1/1/11-6/30/11)

This chart is for use by retirees/applicants who are non-smokers. The smoker rate chart is on the reverse side.

Reciprocity retirees with service in KTRS and KRS should contact KTRS for computation of their rates.

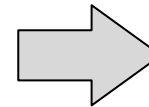
Step 1: Plan Cost

Select the option and level from the applicable chart and enter the total in Box 1:

NOTE: If only the spouse is applying for coverage, skip to the Spouse Rate Chart on the bottom of this page.

RETIREE RATES	SINGLE	PARENT PLUS	COUPLE	FAMILY	FAMILY CROSS-REFERENCE
Commonwealth Standard PPO	\$0.00	\$8.28	\$282.18	\$288.44	\$0.00*
Commonwealth Capitol Choice	\$36.54	\$156.98	\$483.98	\$573.16	\$51.74*
Commonwealth Optimum PPO	\$61.52	\$192.40	\$511.78	\$611.66	\$68.40*

*Contribution is per employee/retiree



Enter COST in Box 1.
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Step 2: Shared Responsibility

Effective 7/1/2010, KEHP enrolled retirees are required to pay 1/3 Standard Medicare Part B premium equivalent.

This amount could be more or less depending on the actual Part B premium, which has not been released at this time.

If you entered KTRS PRIOR to 7/1/2002 and you have:

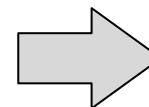
Years of Service:	Enter:
5-9.99	\$10.25
10-14.99	\$20.50
15-19.99	\$30.75
20 or more	\$41.00

If you entered KTRS ON or AFTER 7/1/2002 and you have:

Years of Service:	Enter:
5-9.99	\$4.10
10-14.99	\$10.25
15-19.99	\$18.45
20-24.99	\$26.65
25-25.99	\$36.90
26-26.99	\$38.95
27 or more	41.00

If you entered KTRS ON or AFTER 7/1/2008 and you have:

Years of Service:	Enter:
Less than 15	Not Eligible
15-19.99	\$18.45
20-24.99	\$26.65
25-25.99	\$36.90
26-26.99	\$38.95
27 or more	\$41.00



Enter COST in Box 2.
.....

Step 3: Years of Service

Select the graph that applies to the date you entered KTRS and the amount of service you had in KTRS at your retirement and enter the amount in Box 3:

If you entered KTRS PRIOR to 7/1/2002 and you have:

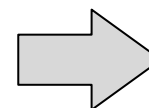
Years of Service:	Enter:
5-9.99	\$441.86
10-14.99	\$294.57
15-19.99	\$147.29
20 or more	\$0.00

If you entered KTRS ON or AFTER 7/1/2002 and you have:

Years of Service:	Enter:
5-9.99	\$530.23
10-14.99	\$441.86
15-19.99	\$324.03
20-24.99	\$206.20
25-25.99	\$58.91
26-26.99	\$29.46
27 or more	0.00

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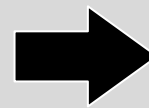


Enter COST in Box 3.
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Step 4: Your Cost

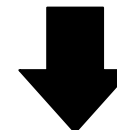
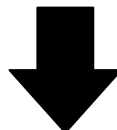
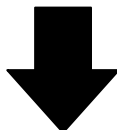
Add all "Costs" listed above to show your monthly share of Premium Cost for January-June 2011.

NOTE: This will be your estimated premium for the first six months of 2011. To calculate your premium for July through December 2011, complete the calculation chart below.



Your Jan-June 2011 Premium Cost
.....

CHART CONTINUES BELOW FOR JULY THROUGH DECEMBER PREMIUM COST



2011 NON-SMOKER RATE CHART (EFFECTIVE 7/1/11-12/31/11)

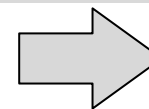
Step 1: Plan Cost

Select the option and level from the applicable chart and enter the total in Box 1:

NOTE: If only the spouse is applying for coverage, skip to the Spouse Rate Chart on the bottom of this page.

RETIREE RATES	SINGLE	PARENT PLUS	COUPLE	FAMILY	FAMILY CROSS-REFERENCE
Commonwealth Standard PPO	\$0.00	\$8.28	\$282.18	\$288.44	\$0.00*
Commonwealth Capitol Choice	\$36.54	\$156.98	\$483.98	\$573.16	\$51.74*
Commonwealth Optimum PPO	\$61.52	\$192.40	\$511.78	\$611.66	\$68.40*

*Contribution is per employee/retiree



Enter COST in Box 1
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Step 2: Shared Responsibility

Effective 7/1/2011, KEHP enrolled retirees are required to pay 2/3 Standard Medicare Part B premium equivalent. This amount could be more or less depending on the actual Part B premium, which has not been released at this time.

If you entered KTRS PRIOR to 7/1/2002 and you have:

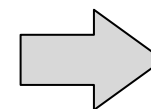
Years of Service:	Enter:
5-9.99	\$20.25
10-14.99	\$40.50
15-19.99	\$60.75
20 or more	\$81.00

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Years of Service:	Enter:
5-9.99	\$8.10
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15-19.99	\$36.45
20-24.99	\$52.65
25-25.99	\$72.90
26-26.99	\$76.95
27 or more	\$81.00



Enter COST in Box 2
.....

Step 3: Years of Service

Select the graph that applies to the date you entered KTRS and the amount of service you had in KTRS at your retirement and enter the amount in Box 3:

If you entered KTRS PRIOR to 7/1/2002 and you have:

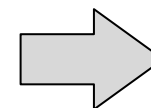
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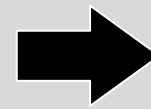


Enter COST in Box 3
.....

Step 4: Your Cost

Add all "Costs" listed above to show your monthly share of Premium Cost for July-December 2011.

NOTE: This will be your estimated premium for the second six months of 2011.



Your July-Dec 2011 Premium Cost

SPOUSE RATE CHART

***Only use this chart if Retiree is NOT applying for this coverage.**

This chart is for use by spouses who are applying for coverage without the retiree being covered. No additional calculation is needed for these rates.

	SPOUSE SINGLE	SPOUSE PARENT PLUS
Commonwealth Standard PPO	\$490.75	\$754.19
Commonwealth Capitol Choice	\$630.03	\$913.37
Commonwealth Optimum PPO	\$654.65	\$909.77

2011 SMOKER RATE CHART (EFFECTIVE 1/1/11-6/30/11)

This chart is for use by retirees/applicants who are smokers. **The non-smoker rate chart is on the reverse side.**

Reciprocity retirees with service in KTRS and KRS should contact KTRS for computation of their rates.

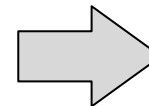
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NOTE: If only the spouse is applying for coverage, skip to the Spouse Rate Chart on the bottom of this page.

RETIREE RATES	SINGLE	PARENT PLUS	COUPLE	FAMILY	FAMILY CROSS-REFERENCE
Commonwealth Standard PPO	\$25.50	\$60.60	\$334.50	\$340.76	\$24.72*
Commonwealth Capitol Choice	\$61.82	\$209.30	\$536.40	\$625.48	\$76.50*
Commonwealth Optimum PPO	\$86.64	\$244.72	\$564.10	\$663.98	\$93.12*

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Effective 7/1/2010, KEHP enrolled retirees are required to pay 1/3 Standard Medicare Part B premium equivalent.

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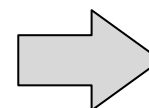
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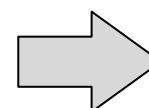
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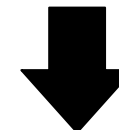
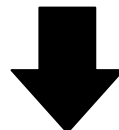
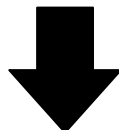
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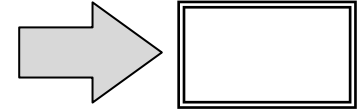
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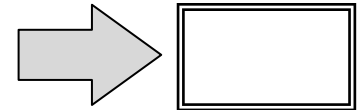
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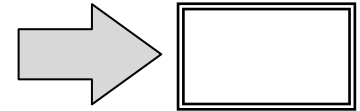
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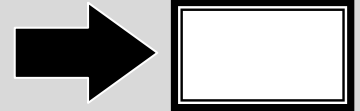


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Your July-Dec 2011 Premium Cost

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